

Exhibit 1

The Responses

CLAIMANT & PROOF OF CLAIM NO.	RESPONSE	DOCKET NO.	COMMENTS
<i>Twenty-Sixth Omnibus Claims Objection</i>			
Merlyn H. Webster (Claim No. 1218)	Merlyn H. Webster, PE (CA)'s Response to Debtors' Twenty-Sixth Omnibus Objection to Claims (Borrower Claims with Insufficient Documentation)	4955	<p>The stated basis of the proof of claim is “mortgage note payoff & fee excess.” The proof of claim attaches a letter from the Claimant to Debtor GMAC Mortgage, LLC (“<u>GMACM</u>”) dated March 10, 2010 stating that “We paid in full prior to the required contract date and subsequently your company had us paying too many dollars. Accordingly to date your company has failed to refund our overpayment or even the interests owed on the overpayment.”</p> <p>The Response states that “It is the debtors that have the paper work on the mortgage loans they purchased from Wells Fargo on loan no. 0000580951.”</p> <p>The Response provides no supporting documentation or explanation for the claim, other than asserting that “we were required to pay the loan off early to escape [GMACM's] shady manipulation of mortgage procedures . . .”</p> <p>The Debtors' diligence of their books and records reveals no evidence supporting the proposition that GMACM overcharged the Claimant in connection with the early payoff of the Claimant's mortgage. <u>See</u> Suppl. Decl. at ¶¶ 4, 5.</p>

CLAIMANT & PROOF OF CLAIM NO.	RESPONSE	DOCKET NO.	COMMENTS
<i>Twenty-Seventh Omnibus Claims Objection</i>			
<p>Zenaida R. Valencia and Ronaldo H. Valencia</p> <p>(Claim Nos. 2869, 2872 and 2874)</p>	<p>Response of Zenaida R. Valencia and Rolando H. Valencia to Debtors' Twenty-Seventh Omnibus Objection to Claims (Borrower Claims with Insufficient Documentation)</p>	<p>4918</p>	<p>The Claimants have filed three proofs of claims against the Debtors, each relating to a mortgage note for a separate property. The stated basis of each proof of claim is “mortgage note.” Each proof of claim attaches a copy of the Claimants’ GMACM account statement and a copy of the relevant mortgage note.</p> <p>The Response characterizes the basis of each proof of claim as “GMAC Mortgage originated and serviced the loan,” and attaches additional loan-related documentation. However, the Response, as it relates to Claim Nos. 2869 and 2872, does not explain why the Debtors owe the Claimants money. With respect to Claim No. 2874, the Claimants assert that their current 5.125 % interest rate on the mortgage at issue is greater than the 5.0% interest rate stated in the mortgage note. In fact, however, the mortgage note attached by the Claimants in connection with Claim No. 2874 states an interest rate of 5.125 %.</p>

CLAIMANT & PROOF OF CLAIM NO.	RESPONSE	DOCKET NO.	COMMENTS
<p>Norma R. Wootton and William J. Wootton</p> <p>(Claim Nos. 2617, 2618, 2619 and 2620)</p>	<p>Response of Norma R. Wootton and William J. Wootton to Debtors' Twenty-Seventh Omnibus Objection to Claims (Borrower Claims with Insufficient Documentation)</p>	<p>4965</p>	<p>The Claimants have asserted four proofs of claim against the Debtors, each relating to a distinct mortgage note on a separate property. The stated basis of each proof of claim is “mortgage note.”</p> <p>The Response states that GMACM originated and serviced each loan at issue, and attaches loan-related documentation. The Response neither explains how the Debtors harmed the Claimants nor why the Debtors owe the Claimants money.</p>
<p>Joanne Goolsby</p> <p>(Claim No. 1349)</p>	<p>Response of Joanne Goolsby to Debtors' Twenty-Seventh Omnibus Objection to Claims (Borrower Claims with Insufficient Documentation)</p>	<p>5055</p>	<p>The stated basis of the proof of claim is “For interest only.” The proof of claim attaches a copy of the Claimant’s mortgage account statement with GMACM dated Sept 30, 2012. On the account statement, the Claimant writes “Loan since 2006 Interest only.”</p> <p>The Response attaches a copy of the Claimant’s Ocwen account statement dated July 31, 2013, a GMACM account statement dated Jan 31, 2013, and a home equity credit agreement dated March 27, 2006. No explanation of GMACM’s purported liability is provided.</p>

CLAIMANT & PROOF OF CLAIM NO.	RESPONSE	DOCKET NO.	COMMENTS
<p>Marcus Harris</p> <p>(Claim No. 1091)</p>	<p>Response of Phi Rah Noble Hotep-El to Debtors' Twenty-Seventh Omnibus Objection to Claims (Borrower Claims with Insufficient Documentation)</p> <p>Second Response of Phi Rah Noble Hotep-El to Debtors' Twenty-Seventh Omnibus Objection to Claims (Borrower Claims with Insufficient Documentation)</p>	<p>5059 & 5096</p>	<p>The stated basis of the proof of claim is “security instrument.” The claim appears to be for the principal amount of the Claimant’s mortgage.</p> <p>Two largely identical Responses have been filed not by the Claimant, but by Phi Rah Noble Hotep-El, who purports to be a third party beneficiary in the Claimant’s mortgage note. The Response attaches, among other things, a copy of the Claimant’s mortgage note and argues that the Claimant “has a claim under UCC 3-306 and recoupment claim under UCC 3-305.”</p> <p>Neither the proof of claim nor the Responses articulate a valid claim against the Debtors’ estates.</p>